2026

Details of student insurance plan coverage

Association étudiante de la Télé-Université

Insurance coverage details

Please note that this coverage does not replace prescription drug insurance required by the Quebec government.

HEALTH CARE | ASSUMPTION LIFE

Paramedical services

Chiropractor Massage Therapist Physiotherapist Psychologist Osteopath	**$30** / visit max. **$300** / professional / 4 months max. combined **$400** / 12 consecutive months	Global max. **$500** / 12 consecutive months (for all profesionnals)
Acupuncturist Dietitian Naturopath Podiatrist	**$30** / visit max. **$200** / professional / 4 months max. combined **$400** / 12 consecutive months	

Extended health benefits

Semi-private room (hospitalization)	**100%** of fees, max. **$50** /day, max. **$500** / 4 months (max. 7 consecutive days per hospitalization)	
Ambulance (by land and by air)	**70%** of fees, max. **$600** / 4 months	
Vaccines not covered by the RAMQ (excluding administration fees and allergy shots)	**60%** of fees, max. **$100** / 12 consecutive months	
Non-motorized wheelchair Hospital bed	**100%** of fees, max. **$300** for life	
External breast prosthese (following a mastectomy)	**60%** of fees, max. **$150** / 12 consecutive months (max. 2 units)	
Hair prostheses (required by a pathological condition or following chemotherapy treatment)	**100%** of fees, max. **$200** / 12 consecutive months	
Detoxification therapy* (in a recognized institution)	**80%** of fees, max. **$1 000** for life	
Glucose monitor*	**60%** of fees, max. **$100** / 12 consecutive months	Global max. **$400** / 12 consecutive months
Blood tests* (For diagnostic purpose)	**60%** of fees, max. **$100** / 12 consecutive months	
Diagnostic tests* (Including health check-ups)	**60%** of fees, max. **$350** / 12 consecutive months	

*Medical referral required

Vision care

Eye exam	**$40**/ 12 consecutive months
Laser eye surgery	max. **$150** for life

DENTAL CARE | ASSUMPTION LIFE

Global maximum $800 / coverage period

Examination Cleaning X-ray Polishing	**65%** of fees (subject to contractual maximums)	max. combined **$350** / 4 consecutive months
Dental filling	**60%** of fees (composite fillings (white) are only covered for the anterior teeth)	
Extraction of teeth (including wisdom teeth) Gum treatment Root canal treatment	**60%** of fees, max. **$250** / 4 months (composite fillings (white) are only covered for the anterior teeth)	

ACCIDENT INSURANCE | ZURICH

Dental care in case of accident

Dental expenses incurred for therapeutic purposes	**100%** of fees, max. **$5 000** / accident

Expenses must be incurred within fifty-two (52) weeks of the date of the accident causing the injury.

Accidental Para-Medical Expense Reimbursement Benefit (following an accident)

Private duty nursing by a licenced graduate nurse (R.N.)	**$50**/ hour, max. **$5 000**/ accident	Max. of **$10 000** / accident
Ambulance transportation	max. **$5 000**/ accident	
Semi-private hospital room (Hospitalization)	max. **$5 000**/ accident	
Physiotherapist	max. **$300**/ accident	
Chiropractor	max. **$300**/ accident	
Rental of a Wheelchar and Iron lung	**100%** of fees	
Hearing aids Crutches Splints Casts Trusses Braces	**100%** of fees	

Tuition fees benefit (following an accident)

Service of a qualified teacher (recognized by the Ministry of Education)	**$20** / hour, max. **$300** / accident
Tuition expenses (including internship and training fees)	**50%** of fees, max. **$1 250** / semester

Death and paralysis benefit (following an accident)

Loss of life	max. **$10 000**
Paralysis (Quadraplegia, Paraplegia, Hemiplegia)	max. **$20 000 $** / accident

Dismemberment benefit (following an accident)

Loss of Both Hands or Both Feet	max. **$10 000** / accident
Loss of Entire Sight of Both Eyes	max. **$10 000** / accident
Loss of One Hand and One Foot	max. **$10 000** / accident
Loss of One Hand and the Entire Sight of One Eye	max. **$10 000** / accident
Loss of One Arm or One Leg	max. **$8 000** / accident
Loss of One Hand or One Foot	max. **$7 500** / accident
Loss of The Entire Sight of One Eye	max. **$7 500** / accident
Loss of Thumb and Index Finger of the Same Hand	max. **$3 333** / accident
Loss of Speech and Hearing	max. **$10 000** / accident
Loss of Speech or Hearing	max. **$7 500** / accident
Loss of Hearing in One Ear	max. **$6 667** / accident
Loss of Four Fingers of One Hand	max. **$3 333** / accident
Loss of All Toes of One Foot	max. **$2 500** / accident
Loss of Use of Both Arms or Both Hands	max. **$10 000** / accident
Loss of Use of One Hand or One Foot	max. **$7 500** / accident
Loss of Use of One Arm or One Leg	max. **$8 000** / accident

In the event of multiple losses sustained as a result of one (1) accident, only the highest benefit will be paid.

TRAVEL INSURANCE | ZURICH

Emergency Medical (out of province)	max. **$5 000 000** lifetime
Duration of the trip out of province of residence	**180 consecutive days**
Emergency Hospitalization (out of province of residence) - Semi-private room - Services and supplies provided	**100%** of fees (reasonable and customary charges)
Trip Cancellation / Interruption	**$5 000**
Ground Emergency Transportation	**$20 000**
Air Emergency Transportation	**$500 000**
Family Emergency Transportation	**$15 000**
Transportation to Bedside	**Round-trip Ecomomy Airfare**
Return of Travelling Companion	**$10 000**
Return with Minor Dependent Children	**$5 000**
Meals and accomodation	**$3 000** + $150 / day
Automobile Return	**$5 000**
Repatriation/Identification Benefit	**$15 000 / $5 000**
MRI for Diagnostic Purpose	**$7 500**
Dental Accidents	**$5 000**
Nursing care	max. of **$50**/shift
Services of a physician or surgeon (appropriately qualified) Medication (prescribed by a qualified physician or surgeon) Services of a physician anesthetist (appropriately qualified) Outpatient services (provided by a hospital)	**100%** of fees - purchase or rental (reasonable and customary charges)
Crutches Hospital bed Splints Canes Slings Bandages Braces Other prostheses approved by the insurer	**100%** of fees - purchase or rental (reasonable and customary charges)
Chiropodist Chiropractor Osteopath Physiotherapist Podiatrist	**$300 /** practitioner
International Assistance Services	Included
Age limit	85 years old or less

Services offert à tous les membres

STUDENT ASSISTANCE PROGRAM | TELUS HEALTH	
Psychological consultations	**8 consultations** / academic year (**60 min.** / consultation)
Consultations on legal matters, budgeting and nutrition	**60 min.** / issues / academic year
Content library	**Included**

TELEMEDECINE | TELUS HEALTH	
Consultations with a doctor or IPS	**Unlimited consultations** / academic year

Your plan coverage is provided by:

Assumption Life

Health and dental

Zurich
Accident and travel

Telus Health
Student Assistance Program and Telemedecine

The information provided is for guidance only; the terms of the coverage contract prevail. Certain age limits may apply. A medical ticket may be required, and certain services must be rendered by a recognized professional. It is important to validate the existence of other coverages and to compare them.